

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NICHOLAS J LAMONICA
CAROL M LAMONICA
Debtor(s)

Case No. 09-15180

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2009.
- 2) The plan was confirmed on 06/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/03/2009, 10/25/2011.
- 5) The case was completed on 07/23/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$231,865.67.
- 10) Amount of unsecured claims discharged without payment: \$230,987.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$101,270.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$101,270.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,250.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,303.99
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,553.99

Attorney fees paid and disclosed by debtor: \$1,250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	3,637.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	3,792.81	3,951.93	3,951.93	1,714.39	0.00
AMERICAN EXPRESS	Unsecured	6,598.49	6,510.07	6,510.07	2,824.13	0.00
AMERICAN EXPRESS	Unsecured	1,395.36	1,412.81	1,412.81	612.89	0.00
AMERICAN HONDA FINANCE	Unsecured	3,844.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	19,100.00	22,192.90	22,192.90	0.00	0.00
ARRIVA CARD INC	Unsecured	2,177.05	2,166.67	2,166.67	939.92	0.00
AT&T UNIVERSAL CARD	Unsecured	3,203.63	NA	NA	0.00	0.00
BP CARDMEMBER SERV	Unsecured	481.17	NA	NA	0.00	0.00
BP CARDMEMBER SERV	Unsecured	509.83	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	5,400.74	2,069.85	2,069.85	897.92	0.00
CARSON PIRIE SCOTT RETAIL SVCS	Unsecured	4,160.38	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	7,269.87	7,269.87	7,269.87	3,153.75	0.00
DINERS CLUB	Unsecured	1,229.23	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,921.61	6,208.76	6,208.76	2,693.43	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	5,915.74	6,184.85	6,184.85	2,683.05	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	6,495.77	7,055.22	7,055.22	3,060.63	0.00
EAST BAY FUNDING	Unsecured	5,978.91	6,153.41	6,153.41	2,669.41	0.00
EAST BAY FUNDING	Unsecured	15,567.31	15,818.45	15,818.45	6,862.21	0.00
EAST BAY FUNDING	Unsecured	11,069.12	11,384.55	11,384.55	4,938.74	0.00
ECAST SETTLEMENT CORP	Unsecured	4,079.50	6,998.34	6,998.34	3,035.95	0.00
ECAST SETTLEMENT CORP	Unsecured	6,745.18	3,782.77	3,782.77	1,641.01	0.00
ECAST SETTLEMENT CORP	Unsecured	3,743.77	4,157.50	4,157.50	1,803.57	0.00
ECAST SETTLEMENT CORP	Unsecured	4,723.64	4,922.10	4,922.10	2,135.26	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	5,561.49	5,561.49	2,412.63	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	585.54	585.54	254.01	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	524.16	524.16	227.39	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	4,273.64	4,273.64	1,853.95	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	611.06	611.06	265.08	0.00
ECAST SETTLEMENT CORP	Secured	NA	1,260.00	1,260.00	0.00	0.00
FIFTH THIRD BANK	Unsecured	5,100.50	5,387.80	5,387.80	2,337.28	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIFTH THIRD BANK	Secured	93,310.86	93,129.11	93,129.11	0.00	0.00
FIRST USA BANK	Unsecured	3,510.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Secured	NA	0.00	100.00	100.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	113.08	113.08	49.06	0.00
ILLINOIS DEPT OF REVENUE	Priority	1,979.00	1,886.34	1,886.34	1,886.34	0.00
INTERNAL REVENUE SERVICE	Priority	15,765.00	15,389.87	15,359.87	15,359.87	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	76.69	76.69	33.27	0.00
OCWEN LOAN SERVICING LLC	Unsecured	99,880.63	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	230,000.00	328,583.80	328,583.80	0.00	0.00
ORADENT ASSOCIATES	Unsecured	1,277.85	NA	NA	0.00	0.00
ORADENT ASSOCIATES	Unsecured	1,244.89	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	10,550.70	11,300.10	11,300.10	4,902.10	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	3,174.97	3,174.97	1,377.34	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,980.34	3,975.42	3,975.42	1,724.58	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	879.82	879.82	879.82	381.68	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	868.27	868.27	868.27	376.66	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,073.07	1,049.71	1,049.71	455.38	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,973.14	12,928.83	12,928.83	5,608.66	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,062.83	14,664.59	14,664.59	6,361.65	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,412.96	10,999.39	10,999.39	4,771.65	0.00
RETAIL SERVICES	Unsecured	1,615.78	NA	NA	0.00	0.00
Vanda LLC	Unsecured	2,915.05	3,022.45	3,022.45	1,311.17	0.00
VW CREDIT INC	Secured	0.00	38,868.53	38,868.53	0.00	0.00
WASHINGTON MUTUAL CARD SVC	Unsecured	6,718.42	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$421,712.91	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$61,061.43	\$0.00	\$0.00
All Other Secured	\$1,360.00	\$100.00	\$0.00
TOTAL SECURED:	\$484,134.34	\$100.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,246.21	\$17,246.21	\$0.00
TOTAL PRIORITY:	\$17,246.21	\$17,246.21	\$0.00
GENERAL UNSECURED PAYMENTS:	\$176,044.16	\$76,369.80	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,553.99</u>
Disbursements to Creditors	<u>\$93,716.01</u>

TOTAL DISBURSEMENTS : **\$101,270.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/19/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.